IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Binder et al.	
Serial No. :	10/680,373	Examiner: Murdough, Joshua A.
Filed :	October 07, 2003	Group Art Unit: 3609
For :	SYSTEM AND METHOD FOR CONDUCTING OFF-LINE AND ON-LINE PRE-AUTHORIZED PAYMENT TRANSACTIONS	

AMENDMENT

Commissioner of Patents
Alexandria, VA 22313-1450
Sir:

In response to the Office Action mailed on June 24, 2008 ("Office Action"), applicants present amendments and remarks.

Amendments to the Claims being at page 2 of this paper.

Remarks begin at page 7 of this paper.